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Attorney Docket No. 70655.1900

CLAIM LISTING

Amendments to the claims are reflected in the following listing, which replaces any and all prior versions and listings of claims in the present application:

Amendments to the Claims:

1. (Currently Amended) A smartcard transaction system configured with a biometric security apparatus system, said system comprising:

a smartcard configured to communicate with a reader;

a reader configured to communicate with said system;

a signature scan sensor configured to detect a proffered signature scan sample, said signature scan sensor configured to communicate with said system; and;

a device configured to verify said proffered signature scan sample to facilitate a transaction, said device further configured to verify whether said proffered signature scan sample is associated with a preset transaction limitation independent of a financial account transaction limitation.

2. (Original) The smartcard transaction system of claim 1, wherein said sensor is configured to communicate with said system via at least one of a smartcard, a reader, and a network.

3. (Currently Amended) The smartcard transaction system of claim 1, wherein said signature scan sensor is configured to facilitate a finite limited number of scans.

4. (Original) The smartcard transaction system of claim 1, wherein said signature scan sensor is configured to log at least one of a detected signature scan sample, processed signature scan sample and stored signature scan sample.

5. (Original) The smartcard transaction system of claim 1, further including a database configured to store at least one data packet, wherein said data packet includes at least one of proffered and registered signature scan samples, proffered and registered user information, terrorist information, and criminal information.

6. (Original) The smartcard transaction system of claim 5, wherein said database is contained in at least one of the smartcard, smartcard reader, sensor, remote server, merchant server and smartcard system.

7. (Currently Amended) The smartcard transaction system of claim 6, wherein said remote database is configured to be operated by an authorized sample receiver.

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8. (Currently Amended) The smartcard transaction system of claim 1, wherein said signature scan sensor device is configured with at least one of an LCD screen and digitizing tablet.

9. (Original) The smartcard transaction system of claim 1, wherein said signature scan sensor is configured to detect and verify signature scan characteristics including at least one of shape, speed, stroke, stylus pressure, timing information, character height and width.

10. (Currently Amended) The smartcard transaction system of claim 1, wherein said signature scan sensor device is configured to detect and verify false signature devices and thermal patterns.

11. (Original) The smartcard transaction system of claim 1, further including a device configured to compare a proffered signature scan sample with a stored signature scan sample.

12. (Currently Amended) The smartcard transaction system of claim 11, wherein said stored signature scan sample is stored by one of a third-party biometric security vendor and a governmental agency device configured to compare a signature scan sample is at least one of a third-party security vendor device and local CPU.

13. (Original) The smartcard transaction system of claim 11, wherein a stored signature scan sample comprises a registered signature scan sample.

14. (Original) The smartcard transaction system of claim 13, wherein said registered signature scan sample is associated with at least one of: personal information, credit card information, debit card information, savings account information, membership information, PayPal account information, Western Union Account information, electronic bill payment information, automatic bill payment information and loyalty point information.

15. (Original) The smartcard transaction system of claim 14, wherein different registered signature scan samples are associated with a different one of: personal information, credit card information, debit card information, savings account information, membership information, PayPal account information, Western Union Account information, electronic bill payment information, automatic bill payment information and loyalty point information.

16. (Currently Amended) The smartcard transaction system of claim 14, wherein a said registered signature scan sample is primarily associated with first user information, wherein said first information comprises at least one of personal information, credit card information, debit card information, savings account information, membership information, PayPal account

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information, Western Union Account information, electronic bill payment information, automatic bill payment information and loyalty point information, and wherein a said registered signature scan sample is secondarily associated with second user information, wherein said second information comprises at least one of personal information, credit card information, debit card information, savings account information, membership information, PayPal account information, Western Union Account information, electronic bill payment information, automatic bill payment information and loyalty point information, and wherein said second user information is different than said first user information.

17. (Original) The smartcard transaction system of claim 1, wherein said smartcard transaction system is configured to begin authentication upon verification of said proffered signature scan sample.

18. (Original) The smartcard transaction system of claim 1, wherein said smartcard is configured to deactivate upon rejection of said proffered signature scan sample.

19. (Original) The smartcard transaction system of claim 1, wherein said sensor is configured to provide a notification upon detection of a sample.

20. (Currently Amended) The smartcard transaction system of claim 1, wherein said device is further configured to verify is configured to facilitate at least one of access, activation of a device, a financial transaction, and a non-financial transaction.

21. (Currently Amended) The smartcard transaction system of claim 1, wherein said device is further configured to verify is configured to facilitate the use of at least one secondary security procedure.

22. (Currently Amended) A method for facilitating biometric security in a smartcard transaction system comprising: proffering a signature scan sample to a signature scan sensor communicating with said system to initiate verification of a said signature scan sample for facilitating authorization of a transaction, said verification including determining whether said proffered signature scan sample is associated with a preset transaction limitation independent of a financial account transaction limitation.

23. (Currently Amended) The method for of claim 22, further comprising registering at least one a signature scan sample with an authorized sample receiver.

24. (Currently Amended) The method of claim 23, wherein said step of registering further includes at least one of: contacting said authorized sample receiver, proffering a signature scan

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sample to said authorized sample receiver, processing said signature scan sample to obtain a signature scan sample, associating said signature scan sample with user information, verifying said signature scan sample, and storing said signature scan sample upon verification.

25. (Currently Amended) The method of claim 22, wherein said step of proffering includes proffering a signature scan sample to at least one of a LCD screen and digitizing tablet.

26. (Currently Amended) The method of claim 22, wherein said step of proffering further includes proffering a said signature scan sample to a signature scan sensor communicating with said system to initiate at least one of: storing, comparing, and verifying said signature scan sample.

27. (Currently Amended) The method of claim 22, wherein said step of proffering a signature scan to a signature scan sensor communicating with said system to initiate verification further includes further comprising processing database information, wherein said database information is contained in at least one of a smartcard, smartcard reader, sensor, remote server, merchant server and smartcard system.

28. (Currently Amended) The method of claim 22, wherein said step of proffering a signature scan to a signature scan sensor communicating with said system to initiate verification further includes further comprising comparing a proffered signature scan sample with a stored signature scan sample.

29. (Currently Amended) The method of claim 28, wherein said step of comparing includes comparing a proffered signature scan sample to a stored signature scan sample stored by at least one of a third-party biometric security vendor and a governmental agency by using at least one of a third party security vendor device and local CPU.

30. (Original) The method of claim 28, wherein said step of comparing includes comparing signature scan characteristics including at least one of shape, speed, stroke, stylus pressure, timing information, character height and width.

31. (Currently Amended) The method of claim 22, wherein said step of proffering a signature scan to a signature scan sensor communicating with said system further comprises further comprising using said signature scan sensor to detect at least one of false signature devices and thermal patterns.

32. (Currently Amended) The method of claim 22, wherein said step of proffering a signature scan to a signature scan sensor communicating with said system to initiate verification

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further includes further comprising at least one of detecting, processing and storing at least one a second proffered signature scan sample.

33. (Currently Amended) The method of claim 22 wherein said step of proffering a signature scan to a signature scan sensor communicating with said system to initiate verification further includes the use of at least one further comprising using a secondary security procedure.

34. (Currently Amended) A method for facilitating biometric security in a smartcard transaction system comprising:

detecting a proffered signature scan sample at a sensor communicating with said system to obtain a proffered signature scan sample;

verifying the said proffered signature scan sample including determining whether said proffered signature scan sample is associated with a preset transaction limitation independent of a financial account transaction limitation; and

authorizing a transaction to proceed upon verification of the said proffered signature scan sample.

35. (Currently Amended) The method of claim 34, wherein said step of detecting further includes detecting a proffered signature scan sample at a sensor configured to communicate with said system via at least one of a smartcard, reader, and network.

36. (Currently Amended) The method of claim 34, wherein said step of detecting a proffered signature scan includes detecting a proffered signature scan sample at one of a LCD screen and digitizing tablet.

37. (Currently Amended) The method of claim 34, wherein said step of detecting includes at least one of: detecting, storing, and processing a said proffered signature scan sample.

38. (Currently Amended) The method of claim 34, wherein said step of detecting further includes receiving a finite limited number of proffered signature scan samples during a transaction.

39. (Currently Amended) The method of claim 34, wherein said step of detecting includes further comprising logging each proffered signature scan sample.

40. (Currently Amended) The method of claim 34, wherein said step of detecting further includes further comprising at least one of detecting, processing and storing at least one second proffered signature scan sample.

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41. (Original) The method of claim 34, wherein said step of detecting further includes using said signature scan sensor to detect at least one of false signature devices and thermal patterns.
42. (Currently Amended) The method of claim 34, wherein said step of verifying includes comparing a said proffered signature scan sample with a stored signature scan sample.
43. (Currently Amended) The method of claim 42, wherein said step of comparing a said proffered signature scan sample with a stored signature scan sample comprises storing, processing and comparing at least one signature scan characteristic including shape, speed, stroke, stylus pressure, timing information, character height and width.
44. (Currently Amended) The method of claim 42, wherein comparing a said proffered signature scan sample with a stored signature scan sample includes comparing a said proffered signature scan sample with a biometric sample of at least one of a criminal, a terrorist, and a cardmember.
45. (Currently Amended) The method of claim 34, wherein said step of verifying includes verifying a said proffered signature scan sample using information contained on at least one of a local database, a remote database, and a third-party controlled database.
46. (Currently Amended) The method of claim 34, wherein said step of verifying includes verifying a said proffered signature scan sample using at least one of a local CPU and a third-party security vendor.
47. (New) The system of claim 1, wherein said preset transaction limitation comprises at least one of a maximum transaction amount, minimum transaction amount, maximum number of transactions within a time period, maximum number of transactions, use by certain merchants, temporal limitation, geographic limitation, and use of non-monetary funds.
48. (New) The system of claim 1, wherein said device is further configured to require a second proffered biometric scan sample to override said preset transaction limitation.
49. (New) The method of claim 22, wherein said preset transaction limitation comprises at least one of a maximum transaction amount, minimum transaction amount, maximum number of transactions within a time period, maximum number of transactions, use by certain merchants, temporal limitation, geographic limitation, and use of non-monetary funds.
50. (New) The method of claim 22, wherein said device is further configured to require a second proffered biometric scan sample to override said preset transaction limitation.

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51. (New) The method of claim 34, wherein said preset transaction limitation comprises at least one of a maximum transaction amount, minimum transaction amount, maximum number of transactions within a time period, maximum number of transactions, use by certain merchants, temporal limitation, geographic limitation, and use of non-monetary funds.

52. (New) The method of claim 34, wherein said device is further configured to require a second proffered biometric scan sample to override said preset transaction limitation.